THIS INSTRUMENT PREPARED BY:
William T. Hill, Attorney at Law
AmSouth Center
315 Deaderick Street, Suite 1230
Nashville, Tennessee 37238-1230

PICK-UP

Davidson County DEEDTRS
Recvd: 11/27/02 10:54 3pgs
Fees:18.00 Taxes:212.72
20021127-0147133

SUBSTITUTE TRUSTEE'S DEED

Address New Owner and Send Tax Bills To:

Bank One
N54 W13600 Woodale Drive
Mail Station WI1-4033
Menomonee Falls, Wisconsin 53051

Map-Parcel Numbers:

148-15-142

WHEREAS, Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by April D. Vega and Ismael Vega, wife and husband, to Allstar Title, Trustee, dated the 29th day of April, 2000 and being of record in Instrument No. 20000515-0048488, Register's Office for Davidson County, Tennessee, referred to herein as the deed of trust, which conveyed certain real property, appurtenances, estate, title and interest therein in trust to secure the indebtedness described therein, which indebtedness is now due and unpaid and has been declared in default by the lawful owner thereof, Bank One.

WHEREAS, Appointment of Substitute Trustee having been duly executed by the holder of the note and beneficiary of said Deed of Trust, Appointment of Substitute Trustee being of record in Instrument No. 20021010-0124591, in the Register of Deed's Office, Davidson County, Nashville, Tennessee, and appointing William Timothy Hill as Substitute Trustee.

WHEREAS, the indebtedness secured by the Deed of Trust has become overdue and unpaid, and the lawful holder of said debt has called upon the Substitute Trustee to foreclose the Deed of Trust; and

WHEREAS, the Substitute Trustee, after due advertisement as required by law and as required by the terms of the Deed of Trust, offered the Property for sale to the highest bidder for cash, at public outcry, at twelve o'clock noon (12:00 noon), November 15, 2002, at the Davidson County Courthouse, Nashville, Tennessee, when and where Bank One ("Grantee"), became the last and highest bidder at the price of Fifty-seven Thousand Four Hundred Ninety-two and 94/100 ($57,492.94) Dollars.

NOW, THEREFORE, in his capacity as Substitute Trustee, and not otherwise, and in consideration of the premises and payment of the sum stated above, the receipt and sufficiency of which are acknowledged, William Timothy Hill, Substitute Trustee, hereby conveys the Property described hereto in Exhibit "A", to the Grantee and the Grantee's heirs or successors and assigns.

TO HAVE AND TO HOLD the Property in as full and complete manner as the undersigned, in his capacity as Substitute Trustee, and not otherwise, has the power to convey.

William Timothy Hill, as Substitute Trustee, and not otherwise, warrants the title to the Property to the Grantee and Grantee's heirs or successors and assigns, against the lawful claims of all persons claiming by, through or under him. The quantity or quality thereof, and expressly subject to the following:

1. Any and all unpaid taxes and assessments, plus interest and penalty, if any.

2. Any and all other prior restrictions, encumbrances, or liens of any nature.

Words used herein indicating number or gender shall be read as context may require.

Dated this 15th day of November, 2002.

William Timothy Hill, as
Substitute Trustee and not otherwise

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, a Notary Public in and for said County and State, the within named William Timothy Hill, Substitute Trustee, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument for the purposes contained therein.

Witness my hand and official seal at Nashville, Tennessee, this 15th day of November, 2002.

Notary Public

My commission expires: 1-29-05

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $57,492.94.

Affiant

Subscribed and sworn to before me this 15th day of November, 2002.

Notary Public

My commission expires: 1-29-05

EXHIBIT A

Land in Davidson County, Tennessee, being Lot No. 16 on the Plan of Apache Hills, Section 5, Part 2, of record in Book 5050, page 39, Register's Office for said County.

SAID Lot No. 16 fronts 71.60 feet on the westerly margin of Navaho Trail and extends back 110.51 feet on the northerly line and 113.17 feet on the southerly line to a dead line in the rear measuring 71.65 feet thereon.

Being the same property conveyed to April D. Vega and husband, Ismael Vega by Quit Claim Deed from April D. Vega, in instrument 200003280031229, Register's Office, Davidson County, TN.

This is improved property known as 4009 Navaho Trail, Nashville, TN 37211.